

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 District of Massachusetts

In re:  
 Richard Earl Houghton  
 Janet E. Houghton  
 Debtors

Case No. 19-30568-edk  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0101-3

User: admin  
 Form ID: 309aauto

Page 1 of 2  
 Total Noticed: 47

Date Rcvd: Jul 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2019.

db/jdb  
 aty +Richard Earl Houghton, Janet E. Houghton, 534 Pendleton Ave, Chicopee, MA 01020-2163  
 +Andrew Cannella, Bendett & McHugh P.C., 270 Farmington Avenue, Suite 171,  
 Farmington, CT 06032-1926  
 aty +Cynthia Ravosa, Massachusetts Bankruptcy Center, One South Avenue, Natick, MA 01760-4600  
 smg MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, Boston, MA 02114-9564  
 20359625 Admin Recovery, LLC, 6225 Sheridan Dr Ste 118, Buffalo, NY 14221-4800  
 20359626 Ally Financial, 500 Woodward Ave Fl 10, Detroit, MI 48226-3423  
 20359627 Amplify Funding, PO Box 231, Lac Du Flambeau, WI 54538-0231  
 20359633 +Chicopee Electric Light, 725 Front St, Chicopee, MA 01020-1778  
 20359634 City of Chicopee - Water Dept., 115 Baskin Dr, Chicopee, MA 01020-3748  
 20359637 Concord Servicing Corporation, 4150 N Drinkwater Blvd Ste 200, Scottsdale, AZ 85251-3643  
 20359638 +Doonan, Graves & Longoria, 100 Cummings Ctr, Beverly, MA 01915-6113  
 20359639 Dynamic Recovery Solution, 135 Interstate Blvd, Greenville, SC 29615-5720  
 20359644 +Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063  
 20359646 +Lincoln Heritage Life Insurance Company, 4343 E Camelback Rd Ste 400,  
 Phoenix, AZ 85018-2705  
 20359648 MedExpress Urgent Care, P.C. - Mass., PO Box 14865, Belfast, ME 04915-4043  
 20359650 Oasis Financial, 9525 Bryn Mawr Ave Ste 900, Rosemont, IL 60018-5264  
 20359653 +Raymour & Flanigan, Attn: Bankruptcy, PO Box 130, Liverpool, NY 13088-0130  
 20359654 Raymour & Flanigan Furniture, 7248 Morgan Rd, Liverpool, NY 13090-4535  
 20359655 Recovery Division, Asset Recovery Dept, 1560 West Expy Ste C135, Searcy, AR 72143  
 20359658 Riverbend Medical Group, 395 Southampton Rd Ste 100, Westfield, MA 01085-1324  
 20359660 Solar Mosaic, Inc., 300 Lakeside Dr Fl 24, Oakland, CA 94612-3534  
 20359662 U.S. Attorney, United States Federal Courthouse, 1 Courthouse Way Ste 9200,  
 Boston, MA 02210-3011  
 20359663 Walmart, Inc., 702 SW 8th St, Bentonville, AR 72712-6209  
 20359664 WebBank/Gettington, 215 S State St, Salt Lake City, UT 84111-2319

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: FDWOSTRANDER.COM Jul 23 2019 05:18:00 David W. Ostrander, Ostrander Law Office,  
 P. O. Box 1237, 36 Service Center Road, Northampton, MA 01060-2575  
 smg +E-mail/Text: duabankruptcy@detma.org Jul 23 2019 01:20:45 CHIEF COUNSEL, LEGAL DEPARTMENT,  
 DEPARTMENT OF UNEMPLOYMENT ASSISTANCE, COMMONWEALTH OF MASSACHUSETTS,  
 19 STANIFORD STREET, 1ST FLOOR, Boston, MA 02114-2502  
 smg EDI: MASSDOR Jul 23 2019 05:18:00 MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564,  
 Boston, MA 02114-9564  
 ust +E-mail/Text: USTPRegion01.WO.ECF@usdoj.gov Jul 23 2019 01:20:40 Richard King,  
 Office of the U. S. Trustee, 446 Main Street, 14th Floor, Worcester, MA 01608-2361  
 20359631 E-mail/Text: bankruptcy@cavps.com Jul 23 2019 01:20:49 Cavalry Portfolio Services,  
 4050 E Cotton Center Blvd Bldg 2, Phoenix, AZ 85040-8861  
 20359628 EDI: CAPITALONE.COM Jul 23 2019 05:18:00 Capital One Bank, USA, NA, Attn: Bankruptcy,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 20359629 EDI: CAPITALONE.COM Jul 23 2019 05:18:00 Capital One, N.A., 1680 Capital One Dr,  
 Mc Lean, VA 22102-3407  
 20359630 +E-mail/Text: bankruptcy@cavps.com Jul 23 2019 01:20:48 Cavalry Portfolio Service,  
 Attn: Bankruptcy, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2322  
 20359632 +E-mail/Text: dl-csgbankruptcy@charter.com Jul 23 2019 01:21:01 Charter Communications, Inc.,  
 400 Atlantic St, Stamford, CT 06901-3533  
 20359635 E-mail/PDF: cmabankruptcy@nisource.com Jul 23 2019 01:31:42 Columbia Gas of Massachusetts,  
 PO Box 742514, Cincinnati, OH 45274-2514  
 20359636 EDI: WFNNB.COM Jul 23 2019 05:18:00 Comenity Bank - Blair, 1 Righter Pkwy Ste 100,  
 Wilmington, DE 19803-1533  
 20359640 EDI: CBSMASON Jul 23 2019 05:18:00 Figi's Gifts in Good Taste, PO Box 77001,  
 Madison, WI 53707-1001  
 20359641 E-mail/Text: data\_processing@fin-rec.com Jul 23 2019 01:20:35  
 Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908  
 20359642 +EDI: AMINFOFP.COM Jul 23 2019 05:18:00 First Premier Bank, Attn: Bankruptcy,  
 PO Box 5524, Sioux Falls, SD 57117-5524  
 20359643 EDI: FSAE.COM Jul 23 2019 05:18:00 Firstsource Advantage, LLC, 205 Bryant Woods S,  
 Amherst, NY 14228-3609  
 20359645 EDI: IRS.COM Jul 23 2019 05:18:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 20359647 +EDI: RESURGENT.COM Jul 23 2019 05:18:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy,  
 PO Box 10497, Greenville, SC 29603-0497  
 20359649 EDI: CBS7AVE Jul 23 2019 05:18:00 Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364  
 20359652 EDI: PRA.COM Jul 23 2019 05:18:00 Portfolio Recovery Associates, LLC,  
 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952  
 20359651 E-mail/Text: recovery@paypal.com Jul 23 2019 01:19:52 PayPal, 2211 N 1st St,  
 San Jose, CA 95131-2021  
 20359656 EDI: RESURGENT.COM Jul 23 2019 05:18:00 Resurgent Capital Services, PO Box 1269,  
 Greenville, SC 29602-1269  
 20359657 EDI: RESURGENT.COM Jul 23 2019 05:18:00 Resurgent Capital Services/LVNV Funding,  
 PO Box 1269, Greenville, SC 29602-1269

District/off: 0101-3

User: admin  
Form ID: 309aauto

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Total Noticed: 47

Date Rcvd: Jul 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

20359659 E-mail/PDF: clerical@simmassociates.com Jul 23 2019 01:31:49 SIMM Associates, Inc.,  
800 Pencader Dr, Newark, DE 19702-3354  
20359661 EDI: RMSC.COM Jul 23 2019 05:18:00 SYNCB/Wal-Mart, PO Box 965060,  
Orlando, FL 32896-5060

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 24, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2019 at the address(es) listed below:

Andrew Cannella on behalf of Creditor Freedom Mortgage Corporation bkecf@bmpe-law.com  
Cynthia Ravosa on behalf of Joint Debtor Janet E. Houghton  
massachusettsbankruptcycenter@gmail.com, G63887@notify.cincompass.com  
Cynthia Ravosa on behalf of Debtor Richard Earl Houghton  
massachusettsbankruptcycenter@gmail.com, G63887@notify.cincompass.com  
David W. Ostrander david@ostranderlaw.com,  
dwo@trustesolutions.net;candace@ostranderlaw.com;dwo@trustesolutions.net  
Richard King USTPRegion01.WO.ECF@USD0J.GOV

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Richard Earl Houghton</b>	Social Security number or ITIN	<b>xxx-xx-8131</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Janet E. Houghton</b>	Social Security number or ITIN	<b>xxx-xx-8060</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>District of Massachusetts</b>	Date case filed for chapter	<b>7 7/16/19</b>
Case number:	<b>19-30568</b>		

## Official Form 309A (For Individuals or Joint Debtors)

### Notice of Chapter 7 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, you may wish to consult an attorney. All documents filed in the case may be inspected through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other document in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard Earl Houghton	Janet E. Houghton
2. All other names used in the last 8 years		
3. Address	534 Pendleton Ave Chicopee, MA 01020	534 Pendleton Ave Chicopee, MA 01020
4. Debtor's attorney Name and address	Cynthia Ravosa Massachusetts Bankruptcy Center One South Avenue Natick, MA 01760	Contact phone 508-655-3013 Email: <a href="mailto:massachusettsbankruptcycenter@gmail.com">massachusettsbankruptcycenter@gmail.com</a>
5. Bankruptcy trustee Name and address	David W. Ostrander Ostrander Law Office P. O. Box 1237 36 Service Center Road Northampton, MA 01061	Contact phone 413-585-9300 Email: <a href="mailto:david@ostranderlaw.com">david@ostranderlaw.com</a>

For more information, see page 2&gt;

Debtor **Richard Earl Houghton** and **Janet E. Houghton**Case number **19-30568 -edk**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 300 State Street, Suite 220 Springfield, MA 01105	Hours open: Monday–Friday 8:30am–5:00pm  Contact phone 413–785–6900  Date: 7/22/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>September 10, 2019 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>1350 Main Street, Suite 1112,  Springfield, MA 01103</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  Papers and any required fee must be received by the bankruptcy clerk's office <b>no later than 4:30 PM (Eastern Time)</b> by the deadlines listed.	<div> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>   <b>Filing deadline: 11/12/19</b> </div> <div> <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4) or (6).</li> </ul> </div> <div> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> </div> <hr/> <div> <b>Deadline to object to exemptions:</b>  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors </div>	
<b>10. Deadline to file §503(b)(9) requests:</b>	Requests under Bankruptcy Code §503(b)(9)(goods sold within twenty(20) days of bankruptcy) must be filed in the Bankruptcy Clerk's office.  <b>Filing deadline:</b> 60 days from the first date set for the meeting of creditors	
<b>11. Proof of claim</b>	For holder(s) of a claim secured by a security interest in the debtor's principal residence, pursuant to Rule 3002(c)7(A):  <b>Filing deadline:</b> 70 days from the Filing Date of the Petition  For creditors other than those holding a <i>Claim Secured by a Security Interest in the Debtor's Principal Residence</i> : A date has not been set yet. No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	

For more information, see page 3&gt;

Debtor **Richard Earl Houghton** and **Janet E. Houghton**Case number **19-30568 -edk**

<b>12. Discharge of Debts</b>	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2),(4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on line 9 of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
<b>13. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>14. Financial Management Training Program Deadline for the Debtor</b>	<b>Deadline for debtor to attend a financial management training program approved by the United States Trustee: Sixty (60) days from the first date set for the meeting of creditors.</b> The discharge will not enter if the debtor fails to attend a financial management-training program approved by the United States Trustee or if the debtor attends such training and fails to file a certificate of completion with the U.S. Bankruptcy Court. The training is in addition to the pre-bankruptcy counseling requirement. A list of approved courses may be obtained from the United States Trustee or from the court's website at <a href="http://www.mab.uscourts.gov">www.mab.uscourts.gov</a> .
<b>15. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>16. Abandonment of Estate Property</b>	Notice is hereby given that any creditor or other interested party who wishes to receive notice of the estate representative's intention to abandon property of the estate pursuant to 11 U.S.C. §554(a) must file with the Court and serve upon the estate representative and the United States trustee a written request for such notice within fourteen (14) days from the date first scheduled for the meeting of creditors.